

Fill in this information to identify the case:

Debtor 1 Brian Keith Lewis

Debtor 2 Julie Lynn Lewis

(Spouse, if filing)

United States Bankruptcy Court for the MIDDLE District of PENNSYLVANIA

Case number 17-02713

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Home Point Financial Corporation

Court claim no. (if known): 18-1

Last 4 digits of any number you use to  
identify the debtor's account: 9389

Date of payment change: 7/1/2021

Must be at least 21 days after date  
of this notice

New total payment: \$1,666.91

Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$587.22

New escrow payment: \$589.21

#### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

#### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Brian Keith Lewis

Print Name

Middle Name

Last Name

Case number (if known) 17-02713

**Part 4: Sign Here**


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Charles G. Wohlrab Date 06/03/2021  
Signature

Print Charles G. Wohlrab, Esq.  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 130 Clinton Rd #202  
Number Street

Fairfield NJ 7004  
City

State

ZIP Code

Contact Phone 470-321-7112

Email cwohlab@raslg.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on June 4, 2021 , I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Brian Keith Lewis  
2 Chestnut Hollow Drive  
Dillsburg, PA 17019

Julie Lynn Lewis  
2 Chestnut Hollow Drive  
Dillsburg, PA 17019

And via electronic mail to:

Dorothy L Mott  
Mott & Gendron Law  
125 State Street  
Harrisburg, PA 17101

Jack N Zaharopoulos (Trustee)  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101

By: Nida Merchant



FOR RETURN SERVICE ONLY  
PLEASE DO NOT SEND PAYMENTS  
TO THIS ADDRESS

# ESCROW STATEMENT

Home Point Financial Corporation  
11511 Luna Road, Suite 200 Farmers Branch, TX 75234

Analysis Date:

May 21, 2021

Loan Number:

New Payment Effective Date:

07/01/21

For Inquiries:

800.686.2404

Property Address:

2 CHESTNUT HOLLOW DR  
DILLSBURG PA 17019

BRIAN LEWIS  
JULIE LEWIS  
2 CHESTNUT HOLLOW DR  
DILLSBURG PA 17019-1042

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**

## Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

| Payment Information          | Current (from Last Analysis) | Effective 07/01/21 |
|------------------------------|------------------------------|--------------------|
| Principal & Interest Pmt     | \$1,077.70                   | \$1,077.70         |
| Total Monthly Escrow Payment | \$587.22                     | \$589.21           |
| Reserve Acct Pymt            | \$0.00                       | \$0.00             |
| HUD 235/265 Pymt (-)         | \$0.00                       | \$0.00             |
| Misc Acct Payment            | \$0.00                       | \$0.00             |
| <b>Total Payment</b>         | <b>\$1,664.92</b>            | <b>\$1,666.91</b>  |

| Shortage/Surplus Information | Effective 07/01/21 |
|------------------------------|--------------------|
| Upcoming Total Annual Bills  | \$7,070.58         |
| Required Cushion             | \$882.80           |
| Required Starting Balance    | \$3,265.55         |
| Over/Short Spread            | \$0.00             |

**Cushion Calculation:** Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$882.80. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due.

| Date     | Anticipated Payments |             | Description      | Escrow Balance |            |
|----------|----------------------|-------------|------------------|----------------|------------|
|          | To Escrow            | From Escrow |                  | Anticipated    | Required   |
|          |                      |             | Starting Balance | \$3,175.69     | \$3,265.55 |
| JUL 2021 | \$589.21             | \$147.81    | FHA INSURANC     | \$3,617.09     | \$3,706.95 |
| JUL 2021 |                      | \$435.00    | PROPERTY INS     | \$3,182.09     | \$3,271.95 |
| AUG 2021 | \$589.21             | \$147.81    | FHA INSURANC     | \$3,623.49     | \$3,713.35 |
| SEP 2021 | \$589.21             | \$147.81    | FHA INSURANC     | \$4,064.89     | \$4,154.75 |
| SEP 2021 |                      | \$3,271.95  | SCHOOL TAX       | \$792.94       | \$882.80   |
| OCT 2021 | \$589.21             | \$147.81    | FHA INSURANC     | \$1,234.34     | \$1,324.20 |
| NOV 2021 | \$589.21             | \$147.81    | FHA INSURANC     | \$1,675.74     | \$1,765.60 |
| DEC 2021 | \$589.21             | \$147.81    | FHA INSURANC     | \$2,117.14     | \$2,207.00 |

*Intentionally Left Blank*

BRIAN LEWIS  
JULIE LEWIS  
2 CHESTNUT HOLLOW DR  
DILLSBURG PA 17019-1042

Property Address:  
2 CHESTNUT HOLLOW DR  
DILLSBURG PA 17019

Analysis Date: May 21, 2021

Loan Number: [REDACTED]

| Date     | Anticipated Payments |             | Description  | Escrow Balance |            |
|----------|----------------------|-------------|--------------|----------------|------------|
|          | To Escrow            | From Escrow |              | Anticipated    | Required   |
| JAN 2022 | \$589.21             | \$147.81    | FHA INSURANC | \$2,558.54     | \$2,648.40 |
| FEB 2022 | \$589.21             | \$147.81    | FHA INSURANC | \$2,999.94     | \$3,089.80 |
| MAR 2022 | \$589.21             | \$147.81    | FHA INSURANC | \$3,441.34     | \$3,531.20 |
| APR 2022 | \$589.21             | \$147.81    | FHA INSURANC | \$3,882.74     | \$3,972.60 |
| APR 2022 |                      | \$1,589.91  | BOROUGH TAX  | \$2,292.83     | \$2,382.69 |
| MAY 2022 | \$589.21             | \$147.81    | FHA INSURANC | \$2,734.23     | \$2,824.09 |
| JUN 2022 | \$589.21             | \$147.81    | FHA INSURANC | \$3,175.63     | \$3,265.49 |
|          | \$7,070.52           | \$7,070.58  |              |                |            |

### Annual Escrow Account Disclosure Statement Account History

The following statement of activity in your escrow account from July 2020 through June 2021 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

| Date | Payments to Escrow |              | Payments From Escrow |              | Description      | Escrow Balance |              |
|------|--------------------|--------------|----------------------|--------------|------------------|----------------|--------------|
|      | Anticipated        | Actual       | Anticipated          | Actual       |                  | Required       | Actual       |
| JUL  | \$587.22           |              | (\$151.20)           |              | Starting Balance | \$3,206.41     | (\$1,411.35) |
| JUL  |                    |              | (\$475.00)           |              | FHA INSURANC     | \$3,642.43     | (\$1,411.35) |
| JUL  |                    |              |                      |              | PROPERTY INS     | \$3,167.43     | (\$1,411.35) |
| JUL  |                    |              |                      | \$151.20 *   | FHA INSURANC     | \$3,167.43     | (\$1,562.55) |
| JUL  |                    |              |                      | \$435.00 *   | HAZARD INS       | \$3,167.43     | (\$1,997.55) |
| AUG  | \$587.22           |              | (\$151.20)           | \$151.20     | FHA INSURANC     | \$3,603.45     | (\$2,148.75) |
| AUG  |                    |              |                      | \$3,271.95 * | SCHOOL TAX       | \$3,603.45     | (\$5,420.70) |
| SEP  | \$587.22           |              | (\$151.20)           |              | FHA INSURANC     | \$4,039.47     | (\$5,420.70) |
| SEP  |                    |              | (\$3,167.43)         |              | SCHOOL TAX       | \$872.04       | (\$5,420.70) |
| SEP  |                    |              |                      | \$147.81 *   | FHA INSURANC     | \$872.04       | (\$5,568.51) |
| OCT  | \$587.22           | \$577.22 *   | (\$151.20)           |              | FHA INSURANC     | \$1,308.06     | (\$4,991.29) |
| OCT  |                    |              |                      | \$147.81 *   | FHA INSURANC     | \$1,308.06     | (\$5,139.10) |
| NOV  | \$587.22           | \$1,731.66 * | (\$151.20)           |              | FHA INSURANC     | \$1,744.08     | (\$3,407.44) |
| NOV  |                    |              |                      | \$147.81 *   | FHA INSURANC     | \$1,744.08     | (\$3,555.25) |
| DEC  | \$587.22           |              | (\$151.20)           |              | FHA INSURANC     | \$2,180.10     | (\$3,555.25) |
| DEC  |                    |              |                      | \$147.81 *   | FHA INSURANC     | \$2,180.10     | (\$3,703.06) |
| JAN  | \$587.22           | \$1,154.44 * | (\$151.20)           |              | FHA INSURANC     | \$2,616.12     | (\$2,548.62) |
| JAN  |                    |              |                      | \$147.81 *   | FHA INSURANC     | \$2,616.12     | (\$2,696.43) |
| FEB  | \$587.22           |              | (\$151.20)           |              | FHA INSURANC     | \$3,052.14     | (\$2,696.43) |
| FEB  |                    |              |                      | \$147.81 *   | FHA INSURANC     | \$3,052.14     | (\$2,844.24) |
| MAR  | \$587.22           |              | (\$151.20)           |              | FHA INSURANC     | \$3,488.16     | (\$2,844.24) |
| MAR  |                    |              |                      | \$147.81 *   | FHA INSURANC     | \$3,488.16     | (\$2,992.05) |
| APR  | \$587.22           |              | (\$151.20)           |              | FHA INSURANC     | \$3,924.18     | (\$2,992.05) |
| APR  |                    |              | (\$1,589.91)         | \$1,589.91   | BOROUGH TAX      | \$2,334.27     | (\$4,581.96) |
| APR  |                    |              |                      | \$147.81 *   | FHA INSURANC     | \$2,334.27     | (\$4,729.77) |
| MAY  | \$587.22           | \$7,613.86 * | (\$151.20)           |              | FHA INSURANC     | \$2,770.29     | \$2,884.09   |
| MAY  |                    |              |                      | \$147.81 *   | FHA INSURANC     | \$2,770.29     | \$2,736.28   |
| JUN  | \$587.22           | \$587.22     | (\$151.20)           | \$147.81 *   | FHA INSURANC     | \$3,206.31     | \$3,175.69   |

Property Address:  
2 CHESTNUT HOLLOW DR  
DILLSBURG PA 17019

BRIAN LEWIS  
JULIE LEWIS  
2 CHESTNUT HOLLOW DR  
DILLSBURG PA 17019-1042

Analysis Date: May 21, 2021

Loan Number: [REDACTED]

| Date | Payments to Escrow |             | Payments From Escrow |            | Description | Escrow Balance |        |
|------|--------------------|-------------|----------------------|------------|-------------|----------------|--------|
|      | Anticipated        | Actual      | Anticipated          | Actual     |             | Required       | Actual |
|      | \$7,046.64         | \$11,664.40 | -\$7,046.74          | \$7,077.36 |             |                |        |

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is \$3,175.69. Your starting balance (escrow balance required) according to this analysis should be \$3,265.55. Please note that your remaining escrow shortage balance included in the Proof of Claim at bankruptcy filing is \$657.80. This post-petition analysis shows a surplus of \$567.94. If your surplus is less than \$50.00 or you have a pre-petition escrow shortage, your surplus will not be returned to you as we have the additional option of keeping it and adjusting your monthly payments accordingly.

We anticipate the total of your coming year bills to be \$7,070.58. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

| New Escrow Payment Calculation |          |
|--------------------------------|----------|
| Unadjusted Escrow Payment:     | \$589.21 |
| Over/Short Spread:             | \$0.00   |
| Escrow Payment:                | \$589.21 |



If you are a New York resident or your property is in the state of New York, and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov).

# Did your monthly escrow bill go up?

Get a quote from Hippo Insurance to see if you can lower your monthly payments again.

This escrow analysis might have raised your payments, but Homepoint customers have saved an average of \$400 annually when switching to Hippo Insurance.

Visit [myhippo.com/homepointfinancial](https://myhippo.com/homepointfinancial) to get a quote.

homepoint + hippo



# homepoint + hippo



Home Point Financial Corporation d/b/a Homepoint, NMLS No.7706 (For licensing information, go to: [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). Home Point Financial Corporation does not conduct business under the name, "Homepoint" in IL, KY, LA, MD, NY, or WY. In these states, the company conducts business under the full legal name, Home Point Financial Corporation, 2211 Old Earhart Road, Suite 250, Ann Arbor, MI 48105. Toll-Free Tel: 888-616-6866, Arizona License No. 0930854; Loans made or arranged pursuant to a California Financing Law license; Licensed by the Department of Financial Protection and Innovation; Massachusetts Mortgage Lender; Licensed by the New Jersey Department of Banking and Insurance; Licensed Mortgage Banker—N.Y.S. Department of Financial Services (For New York Residents, visit [www.homepointfinancial.com/licenses](http://www.homepointfinancial.com/licenses) for additional information); Rhode Island Licensed Lender. Some products may not be available in all states. Advertised information, rates and pricing are subject to change without prior notice and may not be available at commitment or lock-in. This is not a commitment to lend. Other restrictions may apply. © 2020 Home Point Financial Corporation d/b/a Homepoint. All rights reserved. "Homepoint" is the trademark of Home Point Financial Corporation. All other trademarks are the property of their respective owners. For Licensing and Disclaimers visit [www.homepointfinancial.com/licenses](http://www.homepointfinancial.com/licenses).

[homepoint.com](http://homepoint.com)